DIGAMBER FINANCE

Ref: DCL/BSE/2020-21/4476

Date: November 4, 2020

To,
The Manager,
Listing Department
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001

Sub: Submission of Un-audited Financial Results along with Limited Review Report under Regulation 52 (1), (2) and (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended 30th September, 2020.

Ref:	ISIN:	INE02QN07011	Scrip Code:	959856
		INE02QN07029		959906
		INE02QN07037		960081

Dear Sir/Madam,

This is to inform you that pursuant to the provisions of Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended) ("LODR") that the Board of Directors at their meeting held on November 4, 2020, has inter-alia approved the Un-audited Financial Results for the half year ended 30 September, 2020 along with Limited Review Report issued by the Statutory Auditors of the Company **i.e. M/s. A K CHORDIA & Co.,** Chartered Accountants (FRN No. 002606C).

Please find enclosed herewith the following documents in terms of the provisions of Regulation 52 of LODR:

i) Un-audited Financial Results for the half year ended September 30, 2020 along with Limited Review Report on Financial Results issued by Statutory Auditors of the Company in terms of Regulation 52 (1), (2) and (4) of the LODR are enclosed herewith for your record;

info@digamberfinance.com +91 141 2700233-234 www.digamberfinance.com CIN U67120RJ1995PLC009862
Digamber Capfin Ltd., J 54-55, "Anand Moti" Himmat Nagar, Gopalpura, Tonk Road, Jaipur 302018, Raj., India

The Un-audited Financial result will also be published in the newspapers as per the format prescribed under listing regulations.

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

Digamber Capfin Limited

NEHA AGARWAL

Neha Agarwal
Company Secretary
M.No.: A35576

CC: Catalyst Trusteeship Limited
(Erstwhile GDA Trusteeship Limited)
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai - 400098

DIGAMBER FINANCE

DIGAMBER CAPFIN LIMITED

STATEMENT OF UNAUDITED PROFIT AND LOSS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

(Rs. In Lakh)

Particulars	6 months ended 30.09.2020	Corresponding 6 months ended in the previous year 30.09.2019	Year to Date Figures for Current Period Ended 30.09.2020	Previous accounting year ended 31.03.2020
	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	6966.183	6357.664	6966.183	14060.248
(a) Interest/disc. on advances/ bills	6966.183	6357.664	6966.183	14060.248
(b) Income on investments	0.00	0.00	0.00	0.00
(c) Interest on balances with Reserve Bank of India and other interbank funds	0.00	0.00	0.00	0.00
(d) Others	0.00	0.00	0.00	0.00
2. Other Income	194.251	111.808	194.251	338.641
3. Total Income (1+2)	**7160.434**	**6469.472**	**7160.434**	**14398.889**
4. Interest Expended	3075.085	2554.565	3075.085	5637.390
5. Operating Expenses (i)+(ii)	1900.902	2018.977	1900.902	4609.06
(i) Employees cost	1587.283	1519.070	1587.283	3423.958
(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	313.619	499.907	313.619	1185.102
6. Total Expenditure ((4+5) excluding provisions and contingencies	**4975.987**	**4573.542**	**4975.987**	**10246.45**
7. Operating Profit before Provisions and Contingencies (3-6)	2184.447	1895.93	2184.447	4152.439
8. Provisions (other than tax) and Contingencies	2.320	0.00	2.320	533.302
9. Exceptional Items	0.00	0.00	0.00	0.00
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2182.127	1895.93	2182.127	3619.137
11. Tax expense	548.684	486.209	548.684	933.627
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1633.443	1409.721	1633.443	2685.51
13. Extraordinary items (net of tax expense)	0	0	0	0
14. Net Profit (+)/ Loss (-) for the period (12-13)	1633.443	1409.721	1633.443	2685.51
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	987.693	868.493	987.693	987.693
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	8868.289	5390.058	8868.289	7234.845
17. Analytical Ratios				
(i) Capital Adequacy Ratio	20.87%	18.06%	20.87%	19.84%
(ii) Earnings Per Share (EPS)	32.89	32.33	32.89	29.86
18) NPA Ratios a) Gross/Net NPA b) % of Gross/Net NPA c) Return on Assets (Annualized)	a) 98.59/0.00 b) 0.19%/0.00% c) 2.82%	a) 370.96/0.00 b) 0.89%/0.00% c) 3.30%	a) 98.59/0.00 b) 0.19%/0.00% c) 2.82%	a) 77.70/0.00 b) 0.16%/0.00% c) 5.39%

*strike off whichever is not applicable

Notes (as per RBI requirements)

1. Employee cost under operating expenses to include all forms of consideration given by the bank in Exchange for services rendered by employees. It includes provisions for post-employment benefits such as gratuity, pension, other retirement benefits, etc.
2. Extraordinary items as defined in Accounting Standard 5 as income or expenses that arise from the ordinary activities of the enterprise and therefore, are not expected to recur frequently or regularly.

DIGAMBER CAPFIN LTD. JAIPUR

DIGAMBER FINANCE

DIGAMBER CAPFIN LIMITED
STATEMENT OF UNAUDITED BALANCE SHEET FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

(Rs. In Lakh)

	Assets	As at September 30, 2020 Unaudited	As at March 31, 2020 Audited
1	**Financial Asset**		
	Cash and Cash equivalents	71.698	4.942
	Bank Balance other than (a) above	277.923	2224.968
	Derivative financial instruments	0.000	0.000
	Receivables		
	(I) Trade Receivables	0.000	0.000
	(II) Other Receivables	0.000	0.000
	Loans	52374.964	48738.744
	Investments	6202.596	6389.920
	Other Financial Assets	4793.900	2286.642
2	**Non Financial Asset**		
	Inventories	0.000	0.000
	Current Tax Assets (Net)	0.000	0.000
	Deferred Tax Assets (Net)	28.617	30.778
	Investment Property	0.000	0.000
	Biological assets other than bearer plants	0.000	0.000
	Property, Plant and Equipment	926.992	968.005
	Total Assets	**64676.690**	**60643.999**
	Equity and Liabilities		
1	**Equity**		
	Equity attributable to owners of parent		
	Equity Share Capital	987.693	987.693
	Other Equity (Optionally convertible Preference shares +Reserve & Surplus)	9168.289	7534.846
	Total equity attributable to owners of parent	**10155.982**	**8522.539**
	Non Controlling Interest		
	Total Equity	**10155.982**	**8522.540**
2	**Liabilities**		
2.1	**Financial Liabilities**		
(a)	Debt Securities	5000.000	0.000
(b)	Borrowing (Other than Debt Securities)	43817.088	47691.013
(c)	Deposits	0.000	0.000
(d)	Subordinated Liabilities	1500.000	1500.000
(e)	Other financial liabilities	2952.457	2228.126
2.2	**Non-Financial Liabilities**		
(a)	Current tax Liabilities (Net)	0.000	0.000
(b)	Provisions	1251.163	702.320
(c)	Deferred tax Liabilities (Net)	0.000	0.000
(d)	Other Non-Financial Liabilities	0.000	0.000
	Total Liabilities	**54520.708**	**52121.460**
	Total equity and liabilities	**64676.690**	**60643.999**

Notes:

1. The above unaudited financial results have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meeting held on November 4, 2020. The Statutory auditors of the Company have carried out limited review of the aforesaid results.

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info@digamberfinance.com +91 141 2700233-234 www.digamberfinance.com CIN U67120RJ1995PLC009862

Digamber Capfin Ltd., J 54-55, "Anand Moti" Himmat Nagar, Gopalpura, Tonk Road, Jaipur 302018, Raj., India

2. The above unaudited financial results have been prepared as per format prescribed in regulation 52 of the SEBI (Listing obligation And Disclosure Requirements) Regulations, 2015, as amended.

3. The company is primarily engaged in the business of Micro finance.

4. Details of Secured Non Convertible (NCD) as required by regulation 52(4) of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015 are as follows:

i) Credit Rating and Changes in Credit Rating (if any):

Brickworks Rating India Private Limited has assigned following rating to the Company:

Facility	Current Credit Rating	Date of Rating	Any Change	If Yes, Previous Rating
Bank Loan Facilities	BWR BBB+/ Stable	24.07.2020	No	-
Non-Convertible Debentures up to 75 Crore	BWR BBB+/ Stable	24.07.2020	No	-

i) Asset cover available: Non-Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements.

ii) Adjusted Debt equity ratio:1.97

iii) Previous due date for the payment of interest/repayment of principal of non-convertible debentures along with the amount of interest and whether the same has been paid or not:

Name of Debt Instruments	ISIN	Credit Rating	Previous Due Date for Payment of Interest & Principal	Actual Date of payment for previous interest
11.50% Non Convertible Debentures	INE02QN07011	BWR BBB+ (Stable)	29th October, 2020	28th October, 2020
10.90% Non Convertible Debentures	INE02QN07029	BWR BBB+ (Stable)	-	-
10.60% Non Convertible Debentures	INE02QN07037	BWR BBB+ (Stable)	-	-

iv) Next due date for the payment of interest / repayment principal along with the amount of interest of non-convertible debentures payable and the redemption amount:

Name of Debt Instruments	ISIN	Credit Rating	Next due date for Payment of Interest	Next Interest Amount	Principal repayment frequency	Principal payment along with Interest	Next due date for Payment of Principal
11.50% Non Convertible Debentures	INE02QN07011	BWR BBB+ (Stable)	29-01-2020	72,46,575.00	Bullet Payment	25,64,58,904/-	21-04-2023
10.90% Non Convertible Debentures	INE02QN07029	BWR BBB+ (Stable)	14-08-2021	1,09,00,000.00	Bullet Payment	10,54,94,795/-	14-02-2022
10.60% Non Convertible Debentures	INE02QN07037	BWR BBB+ (Stable)	30-09-2021	1,59,00,000.00	Bullet Payment	15,78,84,657/-	30-03-2022

DIGAMBER CAPFIN LTD. JAIPUR

v) Debt service coverage ratio: 1.47

vi) Interest service coverage ratio: 1.71

vii) Outstanding redeemable preference shares (quantity and value):
Company has issued Optionally Convertible preference shares as outstanding of the same are as follows:

Name of holder	No. of Preference shares	Face value	Total
Small Industrial Development Bank of India (SIDBI)	30,00,000 (Thirty lacs)	Rs. 10/- (Rupees Ten Only)	Rs. 3,00,00,000/- (Rupees Three Crore Only)

viii) Capital Redemption Reserves/Debenture Redemption Reserve: Nil

ix) Net worth of the Company (Rs in Lakh): 10155.98

x) Net Profit After Tax (Rs in Lakh): 1633.44

xi) Earnings per Share: Basic : 32.89

Diluted : 32.18

5. The secured listed Non –Convertible Debt Securities of the company are secured by first pari- passu charge by way of hypothecation over receivables and current assets both present and future as stated in the respective Debenture Trust Deeds. The total Assets cover required thereof has been maintained as per the terms and condition stated in the respective Debenture Trust Deeds.

6. The figures for the previous periods have been regrouped /rearranged wherever necessary to conform to current period presentation.

7. Also refer Statement of Unaudited Balance Sheet along with detailed notes as at September 30, 2020 attached herewith.

For DIGAMBER CAPFIN LIMITED

Place: Jaipur

Date: November 4, 2020

DIGAMBER CAPFIN LTD. JAIPUR

RAJIV JAIN
Whole Time Director
DIN: 00416121

AK CHORDIA & CO
CHARTERED ACCOUNTANTS
2ND FLOOR, SHOP NO 335, JOHARI BAJAR, JAIPUR- 302003
CONTACT NO.: 98280-22439

Limited Review Report on the half-Yearly Unaudited Financial Results of Digamber Capfin Limited Pursuant to Regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015

To
The Board of Directors
Digamber Capfin Limited
J-54,55, II Floor, Anand Moti,
Himmat Nagar, Gopalpura,
Tonk Road, Jaipur -302018

1. We have reviewed the accompanying statement of unaudited financial results of Digamber Capfin Limited (the"Company") for the half-year ended September 30, 2020 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015, as amended (the "Listing Regulation").

2. This statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

3. We conducted our review in accordance with the Standard on Review Engagement to Review Financial Statements issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an auditopinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters."

For AK CHORDIA & CO
Chartered Accountant

CA RAKESH KUMAR BAKLIWAL
Partner
FRN: 002606C
M. No. 071987
Place: Jaipur
Dated 4.11.2020
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